

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Roseanne Gonzales
 Debtor

Case No. 12-15430-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 9

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db +Roseanne Gonzales, 6903 Roosevelt Boulevard, Philadelphia, PA 19149-1932
 13996513 +Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
 12810592 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Feb 24 2018 01:48:13 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 24 2018 01:47:15

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 24 2018 01:47:40 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12915606 E-mail/Text: bankruptcy@phila.gov Feb 24 2018 01:48:13 City of Philadelphia,
 School District of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595

12785905 EDI: DISCOVER.COM Feb 24 2018 01:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany OH 43054-3025

12842290 EDI: Q3G.COM Feb 24 2018 01:33:00 Quantum3 Group LLC as agent for,
 Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

JEREMY JOHN KOBESKI on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com

JEROME B. BLANK on behalf of Creditor Pnmac Mortgage Opportunity Fund Investors, LLC
 paeb@fedphe.com

JEROME B. BLANK on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC, et. al.
 paeb@fedphe.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor PennyMac Loan Services, LLC
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

KARROLLANNE CAYCE on behalf of Creditor PennyMac Loan Services, LLC ecfmail@aldridgepите.com,
 kcayce@ecf.inforuptcy.com

KARROLLANNE CAYCE on behalf of Creditor PNMAC MORTGAGE OPPORTUNITY FUND INVESTORS, LLC, BY
 PENNYMAC LOAN SERVICES, LLC, ITS SERVICING AGENT ecfmail@aldridgepите.com,
 kcayce@ecf.inforuptcy.com

MICHAEL A. CATALDO2 on behalf of Debtor Roseanne Gonzales ecf@ccpclaw.com,
 igitnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor Roseanne Gonzales ecf@ccpclaw.com,
 igitnotices@ccpclaw.com

REBECCA ANN SOLARZ on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC, et.
 al. bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, not in its
 individual capacity, but solely as trustee for MFRA Trust 2014-2 bkgroup@kmlawgroup.com

ROBERT PATRICK WENDT on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC,
 et. al. paeb@fedphe.com

THOMAS I. PULEO on behalf of Creditor PNMAC MORTGAGE OPPORTUNITY FUND INVESTORS, LLC, BY
 PENNYMAC LOAN SERVICES, LLC, ITS SERVICING AGENT tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

Information to identify the case:					
Debtor 1	<u>Roseanne Gonzales</u>			Social Security number or ITIN	xxx-xx-6681
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 12-15430-elf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roseanne Gonzales

2/22/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.